

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RONALD H. WETMORE
KAREN A. WETMORE
Debtor(s)

Case No. 20-22432JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/20/2020.
- 2) The plan was confirmed on 10/07/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/05/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/31/2021.
- 5) The case was dismissed on 01/25/2022.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,730.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$32,661.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$32,661.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,605.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,737.74
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,342.74**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC*	Unsecured	583.59	NA	NA	0.00	0.00
CRESCENT BANK & TRUST	Unsecured	0.00	7,278.67	7,278.67	0.00	0.00
CRESCENT BANK & TRUST	Secured	13,100.00	8,650.00	8,650.00	2,401.35	506.77
FREEDOM MORTGAGE CORPORATIC	Secured	268,860.82	280,962.15	0.00	22,301.06	0.00
FREEDOM MORTGAGE CORPORATIC	Secured	0.00	58,127.53	58,127.53	2,110.36	0.00
IC FCU++	Unsecured	313.00	NA	NA	0.00	0.00
JEANNETTE DISTRICT MEMORIAL H	Unsecured	2,802.00	14,526.96	14,526.96	0.00	0.00
LVNV FUNDING LLC	Unsecured	799.18	799.18	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	899.00	899.11	899.11	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	17,642.75	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	63.90	63.90	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	440.15	455.38	455.38	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	673.72	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	700.00	1,136.99	1,136.99	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	430.45	430.45	430.45	0.00	0.00
THE BUREAUS INC	Unsecured	730.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	146,111.65	NA	NA	325.00	0.00
WEST PENN POWER*	Unsecured	500.00	NA	NA	0.00	0.00
WESTMORELAND COUNTY	Priority	360.95	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$22,301.06	\$0.00
Mortgage Arrearage	\$58,127.53	\$2,110.36	\$0.00
Debt Secured by Vehicle	\$8,650.00	\$2,401.35	\$506.77
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$66,777.53	\$26,812.77	\$506.77
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$455.38	\$673.72	\$0.00
TOTAL PRIORITY:	\$455.38	\$673.72	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,336.08	\$325.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,342.74</u>	
Disbursements to Creditors	<u>\$28,318.26</u>	
TOTAL DISBURSEMENTS :		<u>\$32,661.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/04/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.